

## **Long Term Care Facility Levels of Care**

### **Residential Care Facility (RCF)**

- Provides 24-hour care and services including assistance with medications and care.
- May only care for residents who are able to exit the facility unassisted.
- Minimal staffing requirements
  - Medications administered by Level I Medication Aides
  - Nursing staff not required to be onsite
  - 12 or fewer residents (depending on needs) the attendant may sleep at night
- Private Pay: Personal funds accepted.
- Long-Term Care Insurance: Payment can cover RCF's, depending on the plan's coverage.
- Medicare: No
- MO HealthNet (Medicaid): Provides small amount of coverage for personal care assistance (\$4.10 per unit of service provided) To qualify, the person must first meet financial guidelines and require nursing home level of care. The facility must be a Medicaid provider.
- Cash Grant: A monthly grant paid to qualifying individuals residing in residential care facilities. (\$156 per month)

### **(RCF\*)**

**\*formerly licensed and continues to comply with RCFII regulations**

- Closed category- no new facilities in this category of RCF's
- Similar to an RCF- Provides 24-hour care and services including assistance with medications and care.
- May only care for residents who are able to exit the facility unassisted.
- Minimal staffing requirements
  - Licensed Administrator in general administrative charge
  - Medications administered by Level I Medication Aides
  - Licensed nurse must be employed to work at least 8 hours per week for every 30-45 residents.
  - Awake staff
- Private Pay: Personal funds accepted.
- Long-Term Care Insurance: Payment can cover RCF's, depending on the plan's coverage.
- Medicare: No
- MO HealthNet (Medicaid): Provides small amount of coverage for advanced personal care assistance (\$4.61 per unit of service provided) To qualify, the person must first meet financial guidelines and require nursing home level of care. The facility must be a Medicaid provider.
- Cash Grant: A monthly grant paid to qualifying individuals residing in residential care facilities. (\$292 per month)

## **Assisted Living Facility**

### **(ALF) -minimal assistance category**

This type of facility may accept or retain residents who require minimal assistance (no more than one physical intervention and no more than three verbal interventions of staff to exit the facility within 5 minutes) while exiting the facility.

- Provides 24-hour care and services including assistance with medications and care.
- May only care for residents who meet the minimal assistance definition OR who are on hospice.
- Minimal staffing requirements
  - Licensed Administrator in general administrative charge
  - Medications administered by Level I Medication Aides
  - Licensed nurse must be employed to work at least 8 hours per week for every 30-45 residents.
  - Awake staff
- Private Pay: Personal funds accepted.
- Long-Term Care Insurance: Payment can cover ALF's, depending on the plan's coverage.
- Medicare: No
- MO HealthNet (Medicaid): Provides small amount of coverage for advanced personal care assistance (\$4.61 per unit of service provided) To qualify, the person must first meet financial guidelines and require nursing home level of care. The facility must be a Medicaid provider.
- Cash Grant: A monthly grant paid to qualifying individuals residing in residential care facilities. (\$292 per month)

### **(ALF\*\*) -more than minimal assistance**

\*\*This designation indicates the ALF meets the requirements necessary to accept or continue to care for residents with a cognitive or physical impairment that require additional assistance to exit the facility in an emergency, however, do not need placement in a skilled nursing facility.

- Provides 24-hour care and services including assistance with medications and care.
- May care for residents across the continuum.
- Must have individualized evacuation plans in place for persons who require more than minimal assistance to exit the facility.
- Many have special care units for persons with dementia
- Minimal staffing requirements
  - Licensed Administrator in general administrative charge
  - Medications administered by Level I Medication Aides
  - Licensed nurse must be employed to work at least 8 hours per week for every 30 residents. 16 hours for 31-60; 24 hours for 61-90; and 40 hours for 91 or more.
  - Awake staff

- Payment- same as noted above for ALF

### **Intermediate Care Facility (ICF)**

- Provides 24-hour care and services including assistance with medications and care.
- Full time Licensed Nursing Home Administrator
- Supervision of full time licensed nurse (RN required if Medicaid certified)
- Licensed nursing staff on call 24 hours a day.
- Direction of licensed physician
- Direct care provided by Certified Nurse Aides and Certified Medication Technicians
- Private Pay: Personal funds accepted.
- Long-Term Care Insurance: Payment can cover ICF's, depending on the plan's coverage.
- Medicare: No
- MO HealthNet (Medicaid): Yes, if the facility is a Medicaid provider.

### **Skilled Nursing Facility (SNF)**

- Provides 24-hour care and services including assistance with medications and care.
- Full time Licensed Nursing Home Administrator
- Supervision of registered nurse
- Registered nurses onsite or on call 24 hours a day.
- Direction of licensed physician
- Direct care provided by Certified Nurse Aides and Certified Medication Technicians
- Private Pay: Personal funds accepted.
- Long-Term Care Insurance: Payment can cover SNF's, depending on the plan's coverage.
- Medicare: Yes, if the facility is a Medicare provider.
- MO HealthNet (Medicaid): Yes, if the facility is a Medicaid provider.